

Financial Section

Consolidated Five-Year Summary

THE 77 BANK, LTD. AND SUBSIDIARIES

As of March 31

	Millions of Yen				
	2008	2007	2006	2005	2004
For the fiscal year					
Net interest income	¥ 78,350	¥ 78,629	¥ 76,032	¥ 74,873	¥ 75,797
Net fees and commissions	11,552	12,887	12,261	11,887	11,644
Net other operating income (loss)	1,567	(157)	379	2,239	2,435
Net income	12,321	10,261	9,415	9,044	12,339
At the fiscal year-end					
Total assets	¥5,659,213	¥5,647,770	¥5,551,935	¥5,616,224	¥5,404,205
Deposits	5,069,375	5,030,138	4,947,526	5,043,654	4,936,569
Loans and bills discounted	3,146,776	3,116,695	3,066,753	3,202,879	3,116,779
Trading account securities and investment securities	2,102,051	2,102,584	2,088,045	1,931,010	1,727,328
Equity*	351,491	383,863	359,458	333,680	323,994
Common stock	24,658	24,658	24,658	24,658	24,658

	Yen				
	2008	2007	2006	2005	2004
Per share of common stock					
Net income	¥ 32.47	¥ 27.01	¥ 24.63	¥ 23.65	¥ 32.31
Diluted net income					
Equity*	902.75	988.04	945.79	877.76	852.93
Cash dividends	7.00	7.00	6.00	6.00	6.00
Capital adequacy ratio (%)					
BIS standard	[14.42]	[15.18]	[13.43]	[12.75]	[12.42]
Domestic standard	13.32	13.13	11.83	11.23	10.78

* Pursuant to the new accounting standard for presentation of equity in the balance sheet and its implementation guidance, equity at March 31, 2008 and 2007 includes minority interests, which were not included in the prior fiscal years.

Notes: 1. The national consumption tax and the local consumption tax are excluded from transaction amounts.

2. The Bank's capital adequacy ratio on the domestic standard is accompanied by the revision of Article 14, Paragraph 2, of the Banking Law of Japan, in line with enforcement of the related law for financial system reform. The capital adequacy ratios according to the BIS standard, in brackets, are indicated for reference only.